

Information to identify the case:

Debtor 1	<u>William A. Moore Jr.</u>	Social Security number or ITIN	xxx-xx-4405
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joann Moore</u>	Social Security number or ITIN	xxx-xx-5522
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-35848-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William A. Moore Jr.

Joann Moore

4/5/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William A. Moore, Jr.
 Joann Moore
 Debtors

Case No. 14-35848-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db/jdb +William A. Moore, Jr., Joann Moore, 436 E. Mill Road, Maple Shade, NJ 08052-2734
 515247788 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 515247791 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 515247795 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plz, MD 1-Com-64,
 Cincinnati, OH 45263)
 515247794 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 515295619 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 515247798 +Great Lakes High Education, PO Box 7859, Madison, WI 53707-7859
 515247799 +Key Education Resources/GL, PO Box 7858, Madison, WI 53707-7858
 515299781 +Lakeview Loan Servicing, LLC, Attn M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 515247801 M&T Bank Mortgage, Attn: Cbd Team, PO Box 900, Millsboro, DE 19966-0900
 515247802 NJCLASS, NJ Higher Education Assist, P.O. Box 548, Trenton, NJ 08625-0548
 515318833 Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
 515336331 +RBS Citizens, N.A., 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321
 515338546 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515426221 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184,
 Harrisburg PA 17106-9184
 515247806 +Universal CD CBNA, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 23:28:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 05 2018 23:28:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515464911 +E-mail/Text: bncmail@w-legal.com Apr 05 2018 23:28:23 COMENITY CAPITAL BANK/PAYPAL CREDIT,
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515247789 +EDI: CAPITALONE.COM Apr 06 2018 03:04:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 515379322 EDI: BL-BECKET.COM Apr 06 2018 03:04:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515350336 +E-mail/Text: bankruptcy@cvaps.com Apr 05 2018 23:28:31 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515444349 +EDI: CITICORP.COM Apr 06 2018 03:04:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 515247790 +EDI: CITICORP.COM Apr 06 2018 03:04:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 515247792 +EDI: WFNNB.COM Apr 06 2018 03:04:00 Comenity Bank/Avenue, PO Box 182789,
 Columbus, OH 43218-2789
 515247793 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 515259496 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515247796 +EDI: RMSC.COM Apr 06 2018 03:04:00 GEGRB/JC Penney's, PO Box 965007,
 Orlando, FL 32896-5007
 515247797 EDI: RMSC.COM Apr 06 2018 03:04:00 GEGRB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 515437374 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Apr 05 2018 23:28:27
 KeyBank National Association, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 515247800 +EDI: CBSKOHL.COM Apr 06 2018 03:03:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 515476516 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 515476417 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
 POB 41067, Norfolk VA 23541
 515408835 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC,
 c/o Sears Premier Card, POB 41067, Norfolk VA 23541
 515347004 EDI: Q3G.COM Apr 06 2018 03:04:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516227759 +EDI: Q3G.COM Apr 06 2018 03:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516227758 EDI: Q3G.COM Apr 06 2018 03:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 515259452 EDI: SALLIEMAEBANK.COM Apr 06 2018 03:03:00 Sallie Mae, P.O. Box 3319,
 Wilmington, DE 19804-4319
 515247803 +EDI: SALLIEMAEBANK.COM Apr 06 2018 03:03:00 Sallie Mae, 300 Continental Drive,
 Newark, DE 19713-4322
 515247804 EDI: SEARS.COM Apr 06 2018 03:04:00 Sears/CBNA, 133200 Smith Road, Cleveland, OH 44130

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Apr 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515247805 +EDI: WTRRN BANK.COM Apr 06 2018 03:04:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
516841897 EDI: ECAST.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515431082 EDI: ECAST.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516643294* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
516643293* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515431083* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Joint Debtor Joann Moore andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Debtor William A. Moore, Jr. andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian C. Nicholas on behalf of Creditor Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
TOTAL: 8